



**DATE:**

**SASKATCHEWAN INDIAN EQUITY FOUNDATION INC.**

**LOAN APPLICATION  
FOR AGRICULTURAL DEVELOPMENT**

**Name:**

**Address:**

**First Nation:**

**STATEMENT:**

I hereby apply for financial assistance and declare that I am/will be the proprietor of the enterprise described within this application. To the best of my knowledge the information contained in this application is complete and correct.

In the event of the approval of the loan, I hereby:

- a. undertake to use the proceeds for the purpose specified in this application and for no other purposes;
- b. undertake not to encumber or dispose of any equipment purchased with the proceeds of the loan or pledged as security for a loan while I am indebted to you under a loan without your consent in writing;
- c. authorize you, in the event of default in the payment of this loan or payment of any interest thereon, to sell by public or private sale of any of the security given for this loan the proceeds of each sale less the expenses thereof to be applied on account of my indebtedness and my liability for any deficiency shall not be affected thereby to any extent.
- d. any non disclosure or intentional misrepresentation of information pertinent to the application will result in an immediate rejection of the application.

I hereby consent to a personal investigation of my credit worthiness, which could include credit updates, credit bureau searches, SGI searches, and other general credit investigations.

>  
\_\_\_\_\_  
**Day                      Month                      Year**

\_\_\_\_\_  
**Signature of Applicant**

>  
\_\_\_\_\_  
**Day                      Month                      Year**

\_\_\_\_\_  
**Signature of Applicant**

Date: \_\_\_\_\_

**SECTION I - BACKGROUND INFORMATION**

Full Name of Applicant: \_\_\_\_\_ Common Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Insurance Number: \_\_\_\_\_

Treaty Number: \_\_\_\_\_ Phone Number: (hm) \_\_\_\_\_

Next of Kin: \_\_\_\_\_ Phone Numbers: (cell) \_\_\_\_\_

Full Name of Spouse: \_\_\_\_\_ Phone Number: (wk) \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Insurance Number: \_\_\_\_\_

Directions to Residence from band office \_\_\_\_\_

Registered Brand: \_\_\_\_\_ Local Bank: \_\_\_\_\_

Marital Status: Married Single: Other

Number of Children; \_\_\_\_\_ Ages of Children at Home: \_\_\_\_\_

Applicant's Education: \_\_\_\_\_ Highest Grade Completed in School: \_\_\_\_\_

Address if current address is less than 3 years: \_\_\_\_\_

Present employment: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Length of time of present employment: \_\_\_\_\_ Past Employment: \_\_\_\_\_

**Other Education:** (Post secondary, Certificates, Endorsements, Trades etc.)

**Farm experience & Agriculture training:** -- outline management ability, duties and responsibilities on applicant's farm or duties of employed farm.

**FINANCIAL ASSISTANCE REQUIRED**

Purpose of Assistance	Total Amount Required	Source	Contribution Portion		Payable Loan Portion		Personal Financing
			%		%		

**PROJECTED FARM PLAN**

In completing the projected farm plan, show production, income and expenses as they are expected to be after the projected operations are fully developed. Use average levels of production and prices and assume that all production available for sale is sold each year.

**DESCRIPTION OF PROJECTED FARM PLAN**

Describe the development you plan to make in your farm operation:

## NET WORTH STATEMENT

### ASSET

### LIABILITIES

#### CURRENT ASSETS

	Value
Cash on hand	
Bonds, stock, savings, etc.	
Accounts Receivable	
Market Livestock	
Grain Inventory	
Feed Inventory	
Supplies on Hand	
Non-Farm (other business)	
Personal	
Other	
<b>A. Total Current Assets</b>	

#### CURRENT LIABILITIES (credit cards, accts)

(1 - 12 months)	Amount
<b>E. Total Current Debt</b>	

#### INTERMEDIATE ASSETS

Breeding Livestock	
Machinery & Equipment	
Miscellaneous	
Non-Farm (other business)	
Personal	
Other	
<b>B. Total Intermediate Assets</b>	

#### INTERMEDIATE LIABILITIES (1 - 7 yr loans)

<b>F. Total Intermediate Debt</b>	

#### FIXED ASSETS

Farm Real Estate-Buildings, etc	
Non-Farm Real Estate	
Personal Fixed Assets	
Other Fixed Assets	
<b>C. TOTAL FIXED ASSETS</b>	
<b>D. TOTAL ASSETS (A+B+C)</b>	

#### LONG TERM DEBTS (10 YEARS +)

<b>G. TOTAL FIXED DEBT</b>	
<b>H. TOTAL LIAB. (E+F+G)</b>	

<b>TOTAL ASSETS (D) \$</b>
<b>TOTAL LIAB. (H)</b>
<b>NET WORTH (D-H)</b>



CROPS	BEGINNING INVENTORY			PLANNED PRODUCTION			AMOUNT USED			FOR SALE			
	Type	Amount	Price	Value	Acres	Yield	Quantity	Seed	Feed	Crop Share	Amount	Price	Value

LIVESTOCK	BEGINNING INVENTORY									ENDING INVENTORY		
	Number	Price	Value	Bought Born	Died	Sold	Price	Cash Income	Number	Price	Value	
Cows												
Bull												
Calves												

**PAST & PROJECTED INCOME STATEMENT**

	2013	2014	2015	2011	2012
Grain Sales					
Hay Sales					
CWB Payments					
Crop Insurance					
Livestock					
Fuel Rebate					
Equipment Sales					
Farm Loans Received					
<b>Total Farm Income (A)</b>					
<b>NON-FARM INCOME</b>					
<b>Total Non Farm Income</b>					

**PROJECTED EXPENSES:**

EXPENSES	2013 Projection	2014 Projection	2015 Projection	2011 Actual	2012 Actual
Fuel, Oil, Grease					
Equipment Repairs					
Rental & Custom					
Shop Supplies					
Hydro, Phone					
Hired Labour					
Accounting					
Vehicle Registration/Insurance					
Building Upkeep & Land Improvements					
Miscellaneous					
<b>Subtotal</b>					
<b>Crop Expense:</b>					
Seed					
Fertilizer					
Sprays					
Other					
<b>Subtotal - Crops</b>					
<b>Livestock Expense:</b>					
Feed Purchased					
Salt, Minerals, Vitamins					
Vet Feed & Drugs					
Livestock Supplies					
Baling twine					
Pasture Rental					
Breeding Charges					
Purchase breeding					
<b>Subtotal - Livestock</b>					
<b>General Expense:</b>					
Equipment Purchase					
Land & Building Purchases					
Interest on Operating Loans					
<b>TOTAL CASH EXPENSES (B)</b>					
Total Farm Income: (previous page) (A)					
Net Farm Income: (A minus B)					
Non Farm Income					
<b>TOTAL INCOME</b>					
Less: Debt Payments – Existing P					
I					
New P					
Living Allowance					
Balance for Replacement, Growth & Savings					
Estimated Building, Equipment Depreciating on Value					



**LAND TENURE:**

TYPE OF TENURE	CULTIVATED	PASTURE	UNIMPROVED	TOTAL ACRES
BCR				
TRADITIONAL				
LEASE				
TOTAL				

Please describe arrangements you have with the band for your land base:  
List each land parcel separately (traditional improvement rights, leased land, if a BCR applies, etc.  
Describe improvements made (ie fencing, dugouts etc.)

If you have crop land that you are cropping:

**Please attach notes to Crop Plan:** (include breakdown of input costs such as chemical, seed, fertilizer rates, crop insurance guarantee, crop rotation history, and present condition of fields)

